

Information to identify the case:		
Debtor 1: <b>Kurt N Kvist</b>		
First Name Middle Name Last Name		
Debtor 2: (Spouse, if filing) First Name Middle Name Last Name		
United States Bankruptcy Court: District of New Jersey		
Case number: <b>19-20040-KCF</b>		
Social Security number or ITIN: <b>xxx-xx-7562</b>		EIN: <b>-----</b>
Social Security number or ITIN: <b>-----</b>		EIN: <b>-----</b>
Date case filed for chapter: <b>13</b>		<b>5/17/19</b>

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Kurt N Kvist	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	77 West St. Colonia, NJ 07067	
<b>4. Debtor's attorney</b> Name and address	Robert C. Nisenson Robert C. Nisenson, LLC 10 Auer Court Suite E East Brunswick, NJ 08816	Contact phone (732) 238-8777
<b>5. Bankruptcy trustee</b> Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 5/18/19

For more information, see page 2

<p><b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.</b>  <b>Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
	<b>June 20, 2019 at 01:00 PM</b>	<b>Location:</b> Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline:</b> 8/19/19
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 7/26/19
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>		

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kurt N Kvist  
 Debtor

Case No. 19-20040-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 27

Date Rcvd: May 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2019.

db +Kurt N Kvist, 77 West St., Colonia, NJ 07067-2115  
 518251643 +Aviya Halpern, 85 East End Avenue, New York, NY 10028-8020  
 518251645 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  
 518251646 Edison- Metuchen Orthopaedic Group, Edison Spine Center, LLC, Edison, NJ 08837  
 518251647 +Fay Servicing, PO Box 619063, Dallas, TX 75261-9063  
 518251648 +Five Star LLC, C/O James J. Frega, Esq., 886 Belmont Avenue, Suite B, North Haledon, NJ 07508-2573  
 518251650 +GWS Contractors, Inc., 105 Fresh Ponds Road, Jamesburg, NJ 08831-3303  
 518251649 +Gary Cantagallo, 249 Appletree Lane, Mountainside, NJ 07092-1701  
 518251651 +Henry Fraga, C/O Joseph V. MacMahon, 169 Ramapo Valley Rd LL-101, Oakland, NJ 07436-2509  
 518251652 +Hershey Tannenbaum, C/O Arym Center, PO Box 180240, Brooklyn, NY 11218-0240  
 518251653 +Hugh & Vicki Harris, 9 Sterling Road North, Armonk, NY 10504-2519  
 518251655 +JFK Hartwyck at Oaktree, C/O Paula G. Kaplan, Esq., 55 Morris Avenue Suite 200, Springfield, NJ 07081-1422  
 518251656 +JFK Hospital, 65 James St., Edison, NJ 08820-3903  
 518251654 +Janis L. Doran, C/O Snellings Law, LLC, 2001 Route 46, Waterview Plaza, Suite 206, Parsippany, NJ 07054-1393  
 518251657 +New Jersey Imaging Network, 10 Parsonage Road, Suite 105, Edison, NJ 08837-2429  
 518251658 +PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534  
 518251659 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444  
 518251660 +Ronald A. & Gerri E. Giller, C/O Dreifuss Bonacci & Paker, PC, 26 Columbia Turnpike North Entrance, Florham Park, NJ 07932-2213  
 518251662 Stylecraft Corporation, 500 Broad St., Terre Hill, PA 17581  
 518251663 +William D. Sears, 2 Tanglewood Lane, Holmdel, NJ 07733-2114

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rnisenon@aol.com May 21 2019 00:32:14 Robert C. Nisenson,  
 Robert C. Nisenson, LLC, 10 Auer Court, Suite E, East Brunswick, NJ 08816  
 tr E-mail/Text: bnc@russotrustee.com May 21 2019 00:34:00 Albert Russo,  
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 21 2019 00:33:15 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 21 2019 00:33:13 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518251642 +EDI: PHINAMERI.COM May 21 2019 03:58:00 AmeriCredit/GM Financial, Attn: Bankruptcy,  
 Po Box 183853, Arlington, TX 76096-3853  
 518251644 +EDI: CITICORP.COM May 21 2019 03:58:00 Citibank/The Home Depot, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 518251661 E-mail/Text: jennifer.chacon@spservicing.com May 21 2019 00:34:01  
 Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450  
 TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 22, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2019 at the address(es) listed below:  
 NONE.

TOTAL: 0